



Appl. No. 09/776,379

Attorney Docket No. 82347.0002

App. Dated November 22, 2006

Customer No.: 26021

Reply to Final Office Action of September 12, 2006

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Thomas A. Rhee

Serial No: 09/776,379

Confirmation No.: 8077

Filed: February 2, 2001

For: REAL LIFE IMPLEMENTATION OF  
MODERN PORTFOLIO THEORY  
(MPT) FOR FINANCIAL PLANNING  
AND PORTFOLIO MANAGEMENT

Art Unit: 3624

Examiner: Patel, Jagdish

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Date

**RESPONSE TO FINAL OFFICE ACTION**

Mail Stop RCE

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Dear Sir:

In conjunction with the Request For Continued Examination (RCE) being  
filed concurrently herewith, and in response to the final Office Action of  
September 12, 2006, please enter and consider the following remarks in conjunction  
with the accompanying Declaration:

**The claims** are reflected in the Listing of Claims which begins on page 2 of  
this paper.

**Remarks/Arguments** begin on page 8 of this paper.